<u>Exhibit I</u>

STATE OF SOUTH CAROLINA
COUNTY OF YORK

AFFIDAVIT IN SUPPORT OF ACCELERATED BALANCE DUE

I, Christopher P. Ruh, who, being first duly sworn according to law, deposes and says:

I am the General Manager of Student Loan Solutions, LLC ("SLS" or "Plaintiff"). As such, I am authorized to testify on behalf of SLS. I have personally reviewed the documents and I am testifying of my own personal knowledge. The matters set forth in this affidavit are based upon my personal knowledge or belief, or are reflected in documents that SLS generates and maintains in the ordinary course of business.

THE PROMISSORY NOTE: The Education Loan Agreement (the "Note") between Bank of America, NA, and the Defendant is a loan that was purchased by SLS on October 31, 2017. A copy of the Note is attached hereto as **Exhibit "A"** and incorporated fully herein by this reference. A Note Disclosure Statement ("Disclosure Statement") was also provided to the Defendant. A copy of the Disclosure Statement is attached hereto as **Exhibit "B"** and incorporated fully herein by this reference.

PRINCIPAL: The principal amount of the loan includes $12000 plus $1259.67 (loan origination fee) for a total principal amount of $13259.67. (**Exhibit "A"**, **Exhibit "B"**).

INTEREST CLAIMED: In the lawsuit, SLS foregoes any pre-judgment interest on the Note and seeks to recover only the principal.

INSTALLMENT SCHEDULE: Defendant had (20.00) years to repay the $13259.67 principal plus interest from 2011-12-15 through 2031-11-15. (**Exhibit "A"**, **Exhibit "B"**). Pursuant to the Note, Defendant agreed to pay the following monthly installments: 240 PAYMENTS OF $176.88. Pursuant to the Note, SLS, without losing any rights or remedies to recover the principal balance or post-judgment amounts, forgoes the pre-judgment interest component on each installment and only seeks to recover the principal component of each installment, which reduces the monthly installment amount from $176.88 to $55.24 ($13259.67/ 240 = $55.24). The principal-only installment amount has been rounded down to the nearest cent. Nothing in this affidavit waives or limits any post-judgment rights or remedies.

DEFAULT: Within the past 3 years, SLS's records reflect no installment payments made on the Note.

ACCELERATION AND NOTICE OF ACCELERATION: Pursuant to the Note, the Holder may, at its option, give notice that the outstanding principal balance, accrued interest, and any other amounts payable under the terms of the Note are due and payable at once. SLS, as Holder, accelerated the Note for $9832.72. SLS gave Defendant notice of acceleration via an Acceleration Notice dated 2019-11-26. A copy of the Acceleration Notice(s) is attached hereto as Exhibit "C" and incorporated fully herein by this reference.
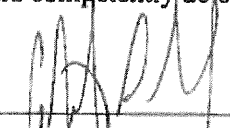
AMOUNT DUE: As of 2020-02-15, the amount due herein, foregoing applicable pre-judgment interest and excluding any amounts due more than 3 years ago, is the sum of all 178 installments due in the amount of $55.24 each (the installment has been rounded down to the nearest cent):
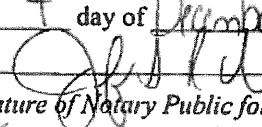
$$178 \times \$55.24 = \$9832.72$$

BUSINESS RECORDS: Bank of America, N.A., regularly sells, assigns, and transfers loans to SLS. When Bank of America, N.A., sold, assigned, and transferred Defendant's Loan, it also transmitted and delivered routine, factual documents, including the documents described herein as Exhibit "A" and Exhibit "B", to SLS, in the regular course of business. The current balance of the Loan at the time of transfer was also transmitted and delivered to SLS when the Loan was sold. SLS then entered and integrated the documents in Exhibit "A" and Exhibit "B" into its own records, in the regular course of business, and said documents became SLS's business records.

I declare under the penalty under the laws of the State of MD that the foregoing is within my personal knowledge and if called upon to testify I could competently do so.

This the __4__ day of __Nuumbr__, 20__19__

_____
Christopher P. Ruh, *Affiant*

Sworn to and subscribed before me
this __4__ day of __Dcumbr__, 20__19__.

_____
Signature of *Notary Public for South Carolina*

__Jennif C. Ruh__, Notary Public

Notary's Printed Name
My commission expires: __April 10, 2024__